

Form 317 (63b-D)

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Raymond J. Cieslewicz Sr.**  
**Pamela Cieslewicz**  
*Debtor(s)*

Case No. 13-24959-TPA  
Chapter: 13

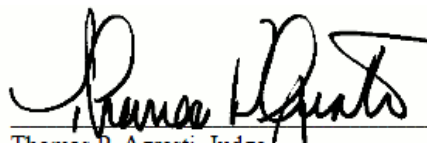
**ORDER**

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. §1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a ***Certification of Discharge Eligibility***.

**AND NOW**, this ***The 18th of June, 2019***, it is hereby **ORDERED, ADJUDGED and DECREED** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

cm: Debtor  
All Creditors and Parties in Interest

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

## Imaged Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Raymond J. Cieslewicz, Sr.  
Pamela Cieslewicz  
DebtorsCase No. 13-24959-TPA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: vson  
Form ID: 317Page 1 of 1  
Total Noticed: 12

Date Rcvd: Jun 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019.

db/jdb +Raymond J. Cieslewicz, Sr., Pamela Cieslewicz, 2814 Milburn St.,  
McKeesport, PA 15132-5929

cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860

13756481 +BANK OF AMERICA, 7105 CORPORATE DR, PLANO, TX 75024-4100

13827305 Bank of America, N.A., 450 American St., Simi Valley, CA 93065-6285

14899136 +CARRINGTON MORTGAGE SERVICES, LLC, PO BOX 3730, Anaheim, CA 92803-3730

13756482 +CITY OF MCKEESPORT, KEYSTONE MUNICIPAL COLLECTIONS, C/O KRATZENBERG & LAZZARO,  
546 WENDEL RD, IRWIN, PA 15642-7539

13816496 +Equitable Gas Company, LLC, c/o Judith Gawlowski, 225 North Shore Drive, 2nd Floor,  
Pittsburgh, PA 15212-5860

13756483 +MCKEESPORT SCHOOL DIST, KEYSTONE MUNICIPAL COLLECTIONS, C/O KRATZENBERG & LAZZARO,  
546 WENDEL RD, IRWIN, PA 15642-7539

13756484 MONEY STORE, C/O HAYT HAYT & LANDAU, 400 MARKET SIXTH FL, PHILADELPHIA, PA 19106-2513

13756485 +PHELAN HALLINAN LLP, ONE PENN CENTER STE 1400, 1617 JOHN F KENNEDY BLVD,  
PHILADELPHIA, PA 19103-1821

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
13807073 +E-mail/Text: kburkley@bernsteinlaw.com Jun 19 2019 02:49:10 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
Pittsburgh, PA 15219-1908

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA

cr BANK OF AMERICA, N.A.

cr BANK OF AMERICA, N.A. C/O CARRINGTON MORTGAGE SERV

cr Bank of America, N.A.

TOTALS: 4, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	BANK OF AMERICA bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	Bank of America, N.A. bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	BANK OF AMERICA, N.A. C/O CARRINGTON MORTGAGE SERVICES, LLC. bkgroup@kmlawgroup.com
James A. Prostko	on behalf of Creditor	Bank of America, N.A. pawb@fedphe.com
James A. Prostko	on behalf of Creditor	BANK OF AMERICA, N.A. pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor	BANK OF AMERICA, N.A. pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor	BANK OF AMERICA, N.A. jschalk@barley.com, sromig@barley.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov		
Peter J. Ashcroft	on behalf of Creditor	Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor	Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com
Stanley A. Kirshenbaum	on behalf of Debtor Raymond J. Cieslewicz, Sr.	SAK@SAKLAW.COM
Stanley A. Kirshenbaum	on behalf of Joint Debtor Pamela Cieslewicz	SAK@SAKLAW.COM

TOTAL: 13